

# Buying a Vehicle



# So you're planning to purchase a vehicle?

Congratulations! Buying a vehicle is a major purchase for most people. The Missouri Department of Revenue has prepared this guide to assist you with a smoother buying process. To operate a vehicle on Missouri highways, you must title, pay sales tax, and register the vehicle. We hope you will find this guide helpful as you prepare to title and register your new or used vehicle.

## What You Need to Get a Title

The requirements are different for new and used vehicle and for vehicles bought in Missouri and outside Missouri. The following is a description of the requirements for these situations.

### Vehicles Bought in Missouri

**New Vehicle Bought in Missouri** – The dealer will give you a title application and an assigned Manufacturer's Statement of Origin. The Manufacturer's Statement of Origin indicates the vehicle is new and has never been registered. You (the purchaser) and the dealer must complete the odometer disclosure portion on the back of the Manufacturer's Statement of Origin.

**Used Vehicle Bought in Missouri** – You must receive a properly assigned title (see page 3 for an explanation) from the seller that proves you have bought the vehicle. If you bought the used vehicle from a dealer, you may also receive a completed title application. A proper odometer disclosure on the back of the title is required on vehicles that are less than ten years old. If the title assigned to you is an out-of-state title, you must get an identification number and odometer (ID/OD) verification form completed by a licensed inspection station.

### Vehicles Bought Out-of-State (Not in Missouri)

**New Vehicle Bought Out-of-State** – You must receive the dealer's invoice or a bill of sale and assigned Manufacturer's Statement of Origin from the out-of-state dealer. You (the purchaser) and the dealer must complete the odometer disclosure portion on the back of the Manufacturer's Statement of Origin.

**Used Vehicle Bought Out-of-State** – You must receive either a properly assigned title (see page 3 for an explanation) from the seller or a reassigned title from the dealer. If the state does not require a title, you must get a bill of sale. The bill of sale must include the seller and purchaser's name, address, signature, purchase date, purchase price, year, make, and vehicle identification number of the vehicle being sold.

A proper odometer disclosure is required on vehicles less than ten years old. If the title assigned to you is an out-of-state title, you must get an identification number and odometer (ID/OD) verification form completed by a licensed inspection station.

## For all vehicle purchases, whether purchased in Missouri or out-of-state:

### Properly Assigned Titles

A properly assigned title has the following information completed in the assignment area:

- ☒ Purchaser's name and address;
- ☒ Sale price of vehicle;
- ☒ Name of any lienholder, if applicable;
- ☒ Purchaser's printed name and signature, if applicable;
- ☒ Odometer reading, if applicable;
- ☒ Date of the sale; and
- ☒ Signature and printed name of all sellers.

### Odometer Readings

When you buy or sell a vehicle that is less than ten years old, the seller must write the mileage reading on the title assignment.

If the vehicle is new, the odometer reading must be on the Manufacturer's Statement of Origin. Both the buyer and the seller must print and sign their names verifying the mileage. In some instances, such as the certificate of title does not contain space for the proper odometer information, a separate odometer disclosure statement may be required.

### Title Penalty

Missouri law requires you to apply for title within 30 days of purchasing a vehicle. If you do not make application for title within this timeframe, a delinquent penalty fee of \$25 for each 30 days of delinquency, not to exceed a total of \$200, may be imposed.

### Obtaining a Temporary Permit

Upon purchase of a newly acquired motor vehicle, trailer, or motorcycle/motortricycle, you may purchase a temporary permit from the dealer to operate the vehicle when no plates are available for transfer. (Missouri dealers can sell temporary permits to out-of-state residents only if they are purchasing motor vehicles, trailers, or motorcycles/motortricycles from their dealership.)

- Temporary permits may be issued for a period of 30 or 90 days from the purchase date.
- Only one temporary permit may be purchased per vehicle.
- Temporary permits may not be purchased and are no longer valid once application for title has been made.
- Temporary permits may not be purchased for junk vehicles.

### To obtain a temporary permit from any Missouri license office, please bring the following items with you:

#### One of the following ownership documents:

- The Certificate of Title, properly signed over to you, or Manufacturer's Statement of Origin (MSO);
- Bill of Sale ([Form 1957](#));
- Notice of Sale ([Form 5049](#)); or
- An Application for Missouri Title and License ([Form 108](#)) signed by the dealer.

#### A safety inspection (not more than 60 days old), unless you:

- Have a Manufacturer's Statement of Origin;
- Are a resident of a state other than Missouri; or
- Are obtaining a temporary permit for a trailer.

#### A current insurance identification card (original, copy, or electronic if legible) or other proof of financial responsibility.

This requirement does not apply to trailers.

#### You will pay:

- A permit fee of up to \$5 plus a \$3.50 processing fee.

The temporary permit must be securely placed on the rear of the vehicle, trailer, or motorcycle consistent with the placement of regular license plates so it is visible and not obscured in any way.





## Transferring License Plates

Credit of registration is available for many types of vehicle-to-vehicle registration transfers. And, in limited situations, the actual license plates may also be transferred to the new vehicle without having to obtain new license plates.

**NOTE:** When there is a complete change of ownership, the seller's license plates cannot be transferred to (or used by) the purchaser.

If you are transferring license plates from your old vehicle to your new vehicle, please bring the following items with you to any Missouri license office:

- The Certificate of Title, properly signed over to you; or Manufacturer's Statement of Origin;
- A signed Application for Missouri Title and License ([Form 108](#));
- A safety inspection not more than 60 days old, if applicable, unless you have a Manufacturer's Statement of Origin;
- A current insurance identification card (original, copy, or electronic if legible) or other proof of financial responsibility. This requirement does not apply to trailers; and
- An emissions inspection not more than 60 days old if you reside in St. Louis City or the following counties: Franklin, Jefferson, St. Charles, or St. Louis (unless you have a Manufacturer's Statement of Origin).

**NOTE:** You may be required to submit a separate identification number and odometer (ID/OD) inspection if ownership of the motor vehicle was transferred to you on a title issued by another state or country.

### You will pay:

- State sales tax of 4.225 percent, plus your local sales tax on the purchase price, less trade-in allowance, if any;
- \$8.50 title fee;
- \$2 transfer fee;
- Registration (license plate) fees, based on either taxable horsepower or vehicle weight (if you renew your registration when you transfer the plates);
- Additional licensure fees for an increase in horsepower, if applicable;
- \$2.50 title processing fee;
- \$3.50 registration processing fee (for the transfer); and
- \$3.50 registration processing fee for a one-year registration, or \$7 registration processing fee for a two year registration, if applicable.

**NOTE:** If you purchased a vehicle from an out-of-state dealer and had a trade-in, you must present proof of the trade-in in order to receive a tax credit when you title the vehicle in Missouri. This proof may be in the form of:

- A copy of the front and back of the title assigned from the owner to the dealer for the trade-in vehicle; or
- A copy of the Secure Power of Attorney for the trade-in vehicle (if the title is held by the lienholder or a duplicate title is needed). The amount allowed for the trade-in should either be recorded on the title assignment if a space is provided or on the dealer invoice. If you are unsure what transfer options you may have, please ask the clerk at any Missouri license office or you may contact our staff by e-mail at [mvbmail@dor.mo.gov](mailto:mvbmail@dor.mo.gov)



## Buying New License Plates

If you are purchasing new license plates for your vehicle, you will need to bring the following items to any Missouri license office:

- ☒ The Certificate of Title, properly signed over to you, or Manufacturer's Statement of Origin;
- ☒ A signed Application for Missouri Title and License ([Form 108](#));
- ☒ An original (or copy) paid personal property tax receipt or a statement of non-assessment from your county of residence (or city of St. Louis) for the previous year;
- ☒ A safety inspection not more than 60 days old, if applicable, unless you have a Manufacturer's Statement of Origin;
- ☒ A current insurance identification card (original, copy, or electronic if legible) or other proof of financial responsibility. This requirement does not apply to trailers; and
- ☒ An emissions inspection not more than 60 days old if you reside in St. Louis City or the following counties: Franklin, Jefferson, St. Charles, or St. Louis (unless you have a Manufacturer's Statement of Origin).

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- A copy of the front and back of the title assigned from the owner to the dealer for the trade-in vehicle; or
- A copy of the Secure Power of Attorney for the trade-in vehicle (if the title is held by the lienholder or a duplicate title is needed).

The amount allowed for the trade-in should either be recorded on the title assignment if a space is provided or on the dealer invoice.

## How Do I Pay?

Payment may be made by cash or money order at any Missouri license office. Personal checks, credit cards (Discover, American Express, VISA, and Master Card), and debit cards are accepted at some license offices. Please contact your local office for payment options.

The Department of Revenue's Central Office in Jefferson City accepts cash, personal checks, cashier's check, money order, credit cards (Discover, American Express, VISA, and Master Card), and debit cards. Personal checks must be made payable to the Missouri Department of Revenue and preprinted with the check writer's name, address, bank code, and account number. The personal check must also include the following information regarding the check writer:

- ☒ Driver license or nondriver license number;
- ☒ Date of birth; and
- ☒ Daytime phone number.

The Missouri Department of Revenue may electronically resubmit checks returned for insufficient or uncollected funds.

Credit/Debit Card Transactions – The “convenience fee” charged by the credit/debit card vendor for transactions up to \$50 is \$1.25. For transactions over \$50, please see the table above.

Transaction Amount	Convenience Fee
\$0.00 - \$50.00	\$1.25
\$50.01 - \$75.00	\$1.75
\$75.01 - \$100.00	\$2.15
\$100.01 and up	2.15 %

## Don't Become a Victim of Curbstoning!

Curbstoning is the sale of used vehicles by unlicensed dealers who pretend to be private parties in order to evade regulation. Their customers often get saddled with damaged, dangerous, or uninsurable vehicles – by which time the curbstoner is long gone with their cash. Curbstoning is illegal in many states, yet defrauds thousands of unwary consumers every year.

If you would like to report a suspected curbstoning operation to the Department of Revenue, please submit a Complaint ([Form 4683](#)), which is available online at <http://dor.mo.gov>.

## Helpful Tips Before and After Buying a Car:

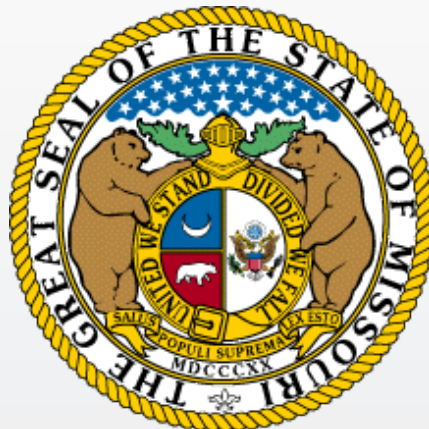
Missouri Insurance Requirements: <http://insurance.mo.gov/consumers/auto/auto.php>

Vehicle Financing: <http://www.consumer.ftc.gov/articles/0056-understanding-vehicle-financing>

Car Maintenance: <http://www.consumer.ftc.gov/articles/0211-auto-repair-basics>

Winter Weather Driving Tips: [http://www.modot.org/road\\_conditions/winterdrivingtips.htm](http://www.modot.org/road_conditions/winterdrivingtips.htm)

**TIP:** You may be able to renew your plates online by visiting <http://plates.mo.gov>. If you are eligible for this convenient option, a Personal Identification Number (PIN) will be printed on your renewal notice.



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